

Document Page 1 of 2
 UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

MS-7408
 LAW OFFICE OF MARYBETH SCHROEDER
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 TOMS RIVER, NJ 08753
 ATTORNEY FOR THE DEBTORS
 732-228-7400

In Re:

Case No.: 18-20398

Judge: MBK

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Select Portfolio Servicing, creditor,

A hearing has been scheduled for 10/14/2020, at 9:00.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

At the beginning of the pandemic we became extremely concerned that the lock down would result in our losing income. We felt that we needed to hold as much cash as possible in order to meet our family's daily living expenses. We want to begin making our regular monthly payment and then pay \$1000 extra per month until current.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 10/06/2020

/s/Barry Trogu
Debtor's Signature

Date: 10/06/2020

/s/Susan Trogu
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.